

**Information to identify the case:**

Debtor 1	<u>Kelley M Yesko</u>	Social Security number or ITIN	<b>xxx-xx-7076</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-22077-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kelley M Yesko

10/21/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kelley M Yesko  
Debtor(s)

Case No. 20-22077-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 21, 2020

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2020:**

Recip ID	Recipient Name and Address
db	+ Kelley M Yesko, 1823 E Washington Street, New Castle, PA 16101-4486
15264099	Action Collection Agency of Boston, PO Box 902, Middleboro, MA 02346-0902
15264101	Associated Credit Services, Inc., PO Box 5171, Westborough, MA 01581-5171
15264107	Dominion Energy Ohio, PO Box 26785, Richmond, VA 23261-6785
15264108	+ Dr. Michael Parish D.D.S., 211 N Main Street, Hubbard, OH 44425-1657
15264109	+ Family First Swiftcare LLC, 850 S Hermitage RD Suite B15, Hermitage, PA 16148-3679
15264110	Lawrence County Eye Associates, PC, 708 North Jefferson Street, New Castle, PA 16101-2178
15264111	+ Lawrence County Family Medicine, 2520 Wilmington Road, New Castle, PA 16105-1644
15264112	MDIG of Pennsylvania LLC, PO Box 98251, Las Vegas, NV 89193-8251
15264113	Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Hamilton, NJ 08690-3303
15264114	Medical Revenue Service, PO Box 1149, Sebring, FL 33871-1149
15264335	+ Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15264116	Penn Credit Corporation, PO Box 69703, Harrisburg, PA 17106-9703
15264117	Pennymac Loan Services LLC, 6101 Condor Drive, Simi Valley, CA 93065
15264118	+ Primary Health Network, PO Box 716, Sharon, PA 16146-0716
15264119	Radiologybill, PO Box 786, Richmond, IN 47375-0786
15264120	Republic Services, PO Box 9001099, Louisville, KY 40290-1099
15264123	Sharon Regional Medical Center, PO Box 419726, Boston, MA 02241-9726
15264124	Steward Medical Group Inc., Attn# 21023W, PO Box 14000, Belfast, ME 04915-4033
15264125	+ The Receivable Management Services, PO Box 19646, Minneapolis, MN 55419-0646
15264127	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2020 01:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2020 01:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Oct 22 2020 04:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15264100	+ EDI: GMACFS.COM	Oct 22 2020 04:43:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15264102	EDI: CAPITALONE.COM	Oct 22 2020 04:43:00	Capital One Bank USA NA, PO Box 85015, Richmond, VA 23285-5015
15264103	Email/Text: Bk@c2cfisi.com	Oct 22 2020 01:43:00	Coast to Coast Financial, PO Box 2086, Thousand Oaks, CA 91358-2086

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User: admin

Page 2 of 2

Date Rcvd: Oct 21, 2020

Form ID: 318

Total Noticed: 32

15264104	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 22 2020 01:43:00	Collection Service Center, Inc., 839 Fifth Ave, New Kensington, PA 15068-6303
15264105	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 22 2020 01:43:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15264106	+ EDI: DCI.COM	Oct 22 2020 04:43:00	Diversified Consultants Inc., 10550 Deerwood Park Blvd Ste 708, Jacksonville, FL 32256-2810
15264121	Email/Text: ebnteam@sscu.net	Oct 22 2020 01:43:00	SevenSeventeen Credit Union, 3181 Larchmont Ave. NE, Warren, OH 44483-2498
15264126	Email/Text: DL-ICOMSBankruptcy@charter.com	Oct 22 2020 01:43:00	Time Warner Cable, PO Box 0901, Carol Stream, IL 60132-0901

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15264122	*+	SevenSeventeen Credit Union, 3181 Larchmont Ave. NE, Warren, OH 44483-2498
15264115	##+	Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paula J. Cialella	on behalf of Debtor Kelley M Yesko paula@nypalaw.com jennie@nypalaw.com;kayann@nypalaw.com

TOTAL: 4